



Northwest Marine Trade Association  
MBA Health Insurance Trust

**Available to Members Only**

Employer Benefits available exclusively to "Marine Industry" members of the Northwest Marine Trade Association.

**Group / Employee Health Insurance:**

The MBA Health Insurance Trust is a GROUP insurance program. Group insurance is essentially for ALL ACTIVE EMPLOYEES of COMPANIES ranging from 2 employees to 500+ employees.

**Minimum Employee Eligibility / Participation Criteria**

- Employers with 2 to 5 full time employees (100% must enroll)
- Employers with 6 to 10 full time employees (100% must enroll, LESS ONE)
- Employers with 11 or more full time employees (80% must enroll)

**Local Claims Service & Insurance Carriers**

- Regence Blue Shield (Companies transferring from Regence coverage into the MBA Trust are required to be an NMTA member for 6 months or more).
- Group Health Options (Available in selected areas).

**Why the MBA Program?**

- Savings of 8 -18%, primarily due to over 60,000 Healthy Industry-related participants throughout the Northwest collectively purchasing their health insurance.
- Premium Rate Stability (the MBA Trust's September Renewal Increases have been and remain very competitive).
- 100% Preventive Care.
- Dedicated Administration and Consulting Services from EPK & Associates, Inc.
- COBRA billing and administration is provided at no extra cost.

**Membership Defined**

Currently there are over 130 NMTA member companies participating in the MBA Trust.  
**Participation in the program supports the NMTA and your local marine industry.**